



4

**UNITED STATES DEPARTMENT OF COMMERCE**  
**United States Patent and Trademark Office**

Address: COMMISSIONER OF PATENTS AND TRADEMARKS  
Washington, D.C. 20231

|                 |             |                      |                     |
|-----------------|-------------|----------------------|---------------------|
| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. |
|-----------------|-------------|----------------------|---------------------|

09/493,756    01/28/00    CARMICHAEL

C

022249  
LYON & LYON LLP  
SUITE 4700  
633 WEST FIFTH STREET  
LOS ANGELES CA 90071-2066

MMC1/0425

EXAMINER

FUREMAN, J

ART UNIT

PAPER NUMBER

2876

DATE MAILED:

04/25/01

**Please find below and/or attached an Office communication concerning this application or proceeding.**

**Commissioner of Patents and Trademarks**

# Office Action Summary

Application No.

09/493,756

Applicant(s)

CARMICHAEL ET AL.

Examiner

Jared J. Fureman

Art Unit

2876

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

## Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

- 1) ☐ Responsive to communication(s) filed on \_\_\_\_.
- 2a) ☐ This action is FINAL. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

## Disposition of Claims

- 4) ☒ Claim(s) 1-43 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-43 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_ is/are objected to.
- 8) ☐ Claims \_\_\_\_ are subject to restriction and/or election requirement.

## Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_ is/are objected to by the Examiner.
- 11) ☐ The proposed drawing correction filed on \_\_\_\_ is: a) ☐ approved b) ☐ disapproved.
- 12) ☐ The oath or declaration is objected to by the Examiner.

## Priority under 35 U.S.C. § 119

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

## Attachment(s)

- 15) ☒ Notice of References Cited (PTO-892)
- 16) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 17) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s) 4.
- 18) ☐ Interview Summary (PTO-413) Paper No(s). \_\_\_\_.
- 19) ☐ Notice of Informal Patent Application (PTO-152)
- 20) ☐ Other:

### **DETAILED ACTION**

Receipt is acknowledged of the petition to add an inventor, filed on 7/26/2000.

The petition has not yet been reviewed, in an effort to reduce cycle time the application has been examined, and will be forwarded to the appropriate personnel for decision on the petition after the mailing of this office action.

#### ***Drawings***

This application has been filed with informal drawings which are acceptable for examination purposes only. Formal drawings will be required when the application is allowed.

#### ***Claim Objections***

1. Claims 19, 20, 36, 41 are objected to because of the following informalities:

Re claim 19, line 3: "first" should be replaced with --proximal-- and "second" should be replaced with --distal--, in order to correspond to claim 18, line 1.

Re claim 20, line 2: --reader-- should be inserted before "from", and in line 3, "first" should be replaced with --proximal-- and "second" should be replaced with --distal--, in order to correspond to claim 18, line 1.

Claim 36, line 1: claim 36 depends from claim 1, which is a smart card claim, however, claim 36, line 1 reads "The method of claim 1 ...". It appears as though claim 36 should depend from claim 35. For examination purposes, claim 36 has been interpreted to depend from claim 35.

Art Unit: 2876

Re claim 41, line 1: claim 41 depends upon itself. It appears as though claim 41 should depend from claim 40. For examination purposes, claim 41 has been interpreted to depend from claim 40.

Appropriate correction is required.

***Claim Rejections - 35 USC § 102***

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

(e) the invention was described in a patent granted on an application for patent by another filed in the United States before the invention thereof by the applicant for patent, or on an international application by another who has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371(c) of this title before the invention thereof by the applicant for patent.

2. Claims 37-39 are rejected under 35 U.S.C. 102(e) as being anticipated by Mohan (US 6,121,922).

Mohan teaches a system for locating the position of a smart card (module 100 within enclosure 310), the system comprising: a smart card comprising a microprocessor (controller/subsystem 300), the microprocessor being in electrical communication with a memory means (the microprocessor is necessarily in electrical communication with a memory means such as a RAM for storing data/commands to be executed/processed), and a location tracking means (GPS receiver 360 and/or cellular data link and modem 320), a global positioning system satellite (GPS satellite network and cellular satellite network, since the cellular satellite network forms part of the location tracking system the cellular satellite network can also be considered a global

Art Unit: 2876

positioning system satellite, since it is used in determining the location of the smart card) in duplex communication with the location tracking means, a central processing center (404) in duplex communication with the global positioning system satellite, the central processing center capable of receiving coordinate data transmitted from the global positioning system satellite (via the module's cellular data link and modem 320) and determining the location of the smart card, wherein the location tracking means is capable of receiving the coordinate data from the global positioning system satellite and transmitting the data to the memory means, wherein the memory means comprises a program for enabling the microprocessor to translate the coordinate data to a global position (as shown on the display format 350) and to store the data in the memory (see figures 1, 2, 4, 5, column 1 line 65 - column 2 line 43, column 2 line 66 - column 3 line 41, column 4 line 43 - column 5 line 20, and column 6 lines 16-56).

3. Claims 40 and 41 are rejected under 35 U.S.C. 102(b) as being anticipated by Boston (US 4,766,293).

Boston teaches a system for converting a known value (the transaction limit) of a first currency to a known value of a second currency, the system comprising: a smart card (10) comprising a microprocessor (20), the microprocessor being in electrical communication with a memory means (ROM 22, RAM 24, and EEPROM 30), a central processing center (card issuer) comprising a computer having real time data comprising the value of the first currency in relation to the second currency, communication means (a transaction terminal or a link established through a normal telephone) between the smart card and the central processing center, the communication means is a telephone

Art Unit: 2876

line (see figures 1-3, column 4 line 5 - column 5 line 3, column 6 line 16 - column 7 line 14).

***Claim Rejections - 35 USC § 103***

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. Claims 1, 3-8, 13, 14, 35, and 36 are rejected under 35 U.S.C. 103(a) as being unpatentable over Pitroda (US 5,590,038) in view of Mohan.

Re claims 1, 4-6, 8, 13, and 14: Pitroda teaches a smart card (universal electronic transaction (UET) card) capable of performing more than one function, the smart card comprising: a first memory means (non-volatile RAM 34) comprising a first set of data to access a bank account, a second set of data to access a credit card account, a third set of data representing the identification of a holder of the smart card, and a fourth set of data to access telephone communication services, a microprocessor (micro-controller 33), the microprocessor being in electrical communication with a second memory means (RAM and ROM within micro-controller 33), the second memory comprises RAM and ROM (see figure 3), the first set of data comprises a bank account number, the second set of data comprises a credit card account number, the third set of data comprises the name, address, social security number, physical characteristics (height, weight), and identification number (telephone number) of the holder of the smart card (see figure 21), the fourth set of data comprises a telephone calling card account

Art Unit: 2876

number, the second memory means has stored therein a program for enabling the microprocessor to track a history of transactions made using the smart card and to generate a transaction history statement (see figures 1, 3, 4, 7, 12-16, 18-25, column 1 lines 9-37, column 2 line 44 - column 3 line 3, column 4 line 61 - column 5 line 13, column 6 line 62 - column 7 line 10, column 7 lines 32-50, column 11 line 12 - column 12 line 6, column 12 lines 25-34, and column 14 lines 33-39).

Pitroda fails to teach a location tracking means for determining a location of the smart card, the location tracking means transmits an identification signal unique to the smart card, the signal being detectable by a global positioning system satellite, wherein the location of the smart card is determined from the signal transmitted by the location tracking means.

Mohan teaches a location tracking means (system 500) for determining a location of a smart card sized device (module 100), the location tracking means transmits an identification signal (via the mobile link transmitter/receiver 540) unique to the smart card sized device, the signal being detectable by a global positioning system satellite (satellite or terrestrial network), wherein the location of the smart card is determined from the signal transmitted by the location tracking means (see figures 1, 2, 5, column 1 line 65 - column 2 line 43, column 2 line 66 - column 3 line 41, and column 4 line 43 - column 5 line 20).

In view of Mohan's teachings, it would have been obvious to one of ordinary skill in the art at the time of the invention to include, with the system as taught by Pitroda, a location tracking means for determining a location of the smart card, the location

Art Unit: 2876

tracking means transmits an identification signal unique to the smart card, the signal being detectable by a global positioning system satellite, wherein the location of the smart card is determined from the signal transmitted by the location tracking means, in order to provide the ability to locate a user of the card who is in distress.

Re claim 3: Pitroda as modified by Mohan fails to specifically teach the second memory comprising EPROM or EEPROM.

However, Official Notice is taken that at the time of the invention EPROM and EEPROM memories were well known to those of ordinary skill in the art.

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to include, with the system as taught by Pitroda as modified by Mohan, the second memory comprising EPROM or EEPROM, in order to allow the rewriting of the second memory, thereby allowing the second memory to be updated with new software or software updates.

Re claim 7: Pitroda as modified by Mohan fails to specifically teach the third set of data including birth date of the holder of the smart card.

However, Pitroda does teach storing the individual's birth date as personal information (see column 11 lines 47-50). Furthermore, Official Notice is taken that at the time of the invention it was well known to those of ordinary skill in the art to utilize the birth date of an individual as a piece of identification data for the individual.

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to include, with the system as taught by Pitroda as modified by Mohan, teach the third set of data including birth date of the holder of the smart card, in



order to provide an additional item of identification data, thereby insuring a higher degree of accuracy in identifying individuals.

Re claims 35 and 36: Pitroda as modified by Mohan also teaches a method of gaining access through an access device upon payment of a value, the method comprising: operatively coupling the smart card to the access device (a point of sales terminal), reading at least one of the four sets of data, performing a first authentication process (a credit check and authorization) on the at least one set of data and permitting access (completing the transaction, thereby permitting access to goods/services) if the step of performing a first authentication process meets a required condition (see figures 15-17 and column 14 lines 9-32).

3. Claim 2 is rejected under 35 U.S.C. 103(a) as being unpatentable over Pitroda as modified by Mohan as applied to claim 1 above, and further in view of Grant et al (US 6,095,416).

Pitroda as modified by Mohan fails to teach the first memory means being a magnetic strip.

Grant et al teaches a card (300) having a magnetic strip (302) which stores a plurality of sets of data (see figure 10 and column 12 lines 1-34).

In view of Grant et al's teachings, it would have been obvious to one of ordinary skill in the art at the time of the invention to include, with the system as taught by Pitroda as modified by Mohan, teach the first memory means being a magnetic strip, since this would allow the smart card to be used with conventional magnetic strip card readers, thereby increasing the versatility of the smart card.

Art Unit: 2876

4. Claims 9-11 are rejected under 35 U.S.C. 103(a) as being unpatentable over Pitroda as modified by Mohan in view of the admitted prior art.

The teachings of Pitroda in view of Mohan have been discussed above.

Pitroda as modified by Mohan fails to teach the second memory means comprising a fifth set of data representing a predetermined value, the fourth set of data represents a cash balance, and tracking a history of cash transactions.

The admitted prior art teaches that one application for smart cards is an electronic purse or stored value card, wherein a prepaid amount of value or representation of currency is stored in the smart card memory for use in the place of cash, and that current applications for stored value cards include purchases at vending machines, telephones, gasoline pumps, etc. (see page 2 lines 8-20, of the specification).

In view of the admitted prior art, it would have been obvious to one of ordinary skill in the art at the time of the invention to include, with the system and method as taught by Pitroda as modified by Mohan, the second memory means comprising a fifth set of data representing a predetermined value, the fourth set of data represents a cash balance, and tracking a history of cash transactions, in order to provide the ability to pay for purchases at vending machines, telephones, gasoline pumps, etc., without the need to carry cash, and to provide a history of the cash transactions for verification/record keeping purposes.

5. Claim 12 is rejected under 35 U.S.C. 103(a) as being unpatentable over Pitroda as modified by Mohan in view of Gildea et al (US 5,861,841).

The teachings of Pitroda as modified by Mohan have been discussed above.

Pitroda as modified by Mohan fails to teach the second memory means has stored therein a program enabling the microprocessor to automatically convert a predetermined cash value from a first currency to a second currency based on a location of the smart card.

Gildea et al teaches a smart card (credit card size receptacle and GPS processing device 10) including means for determining a location of the card, and that smart cards may be provided with features such as determination of currency exchange at the present (see figures 1t, 1b, column 1 lines 11-28, column 2 line 56 - column 3 line 9, column 3 lines 30-37, column 3 line 63 - column 4 line 30).

In view of Gildea et al's teachings, it would have been obvious to one of ordinary skill in the art at the time of the invention to include, with the system as taught by Pitroda as modified by Mohan, the second memory means has stored therein a program enabling the microprocessor to automatically convert a predetermined cash value from a first currency to a second currency based on a location of the smart card, in order to adapt the card to be compatible for proper use in the current location/country.

6. Claim 15 is rejected under 35 U.S.C. 103(a) as being unpatentable over Pitroda as modified by Mohan as applied to claim 1 above, and further in view of Obradovich et al (US 6,133,853).

Pitroda as modified by Mohan fails to teach the location of the smart card is determined by a central processing center which is capable of identifying a location of a remote card reader and a location of a remote retail terminal.

Obradovich et al teaches a system including determining the location of a device (personal communicator device (PCD)) by a central processing center (card issuer or credit reporting facility) which is capable of identifying a location of a remote card reader and a location of a remote retail terminal (see figure 1, column 7 lines 14-23, and column 24 lines 50-63).

In view of Obradovich et al's teachings, it would have been obvious to one of ordinary skill in the art at the time of the invention to include, with the system as taught by Pitroda as modified by Mohan, the location of the smart card is determined by a central processing center which is capable of identifying a location of a remote card reader and a location of a remote retail terminal, in order to determine the location of the card to assist in determining the validity of credit requests.

7. Claims 16 and 17 are rejected under 35 U.S.C. 103(a) as being unpatentable over Pitroda as modified by Mohan as applied to claim 8 above, and further in view of Powers (US 5,521,362).

Pitroda as modified by Mohan fails to teach that a value representing cash can be transferred from the bank account to the second memory means of the smart card, wherein a value representable as cash can be transferred from the credit card account to the second memory means of the smart card.

Powers teaches a system including a smart card (10), wherein a value representing cash can be transferred from a bank account to the memory means (18) of the smart card, wherein a value representable as cash can be transferred from a credit

Art Unit: 2876

card account to the memory means of the smart card (see figures 1, 2, 7, column 1 lines 34-47, column 1 line 63 - column 2 line 10, column 2 line 48 - column 3 line 25).

In view of Powers' teachings, it would have been obvious to one of ordinary skill in the art at the time of the invention to include, with the system as taught by Pitroda as modified by Mohan, that a value representing cash can be transferred from the bank account to the second memory means of the smart card, wherein a value representable as cash can be transferred from the credit card account to the second memory means of the smart card, in order to allow the smart card to store a value to be used in place of cash for purchases, and to allow the user to replenish the value when the value becomes depleted.

8. Claims 18-25 are rejected under 35 U.S.C. 103(a) as being unpatentable over Pitroda as modified by Mohan in view of Chapin, Jr. (US 5,883,377) and Grant et al.

The teachings of Pitroda as modified by Mohan have been discussed above. Pitroda as modified by Mohan also teaches the smart card having a proximal end and a distal end (see figure 1 of Pitroda).

Pitroda as modified by Mohan fails to teach the smart card comprising a first magnetic strip comprising a first set of data, and a second magnetic strip comprising a third set of data, wherein the first magnetic strip can only be read by a credit card reader when the smart card is inserted into the credit card reader from one of the proximal and distal ends, wherein the second magnetic strip can only be read by a credit card reader when the smart card is inserted into the credit card reader from the other of the proximal and distal ends.

Chapin, Jr. teaches a card (20) having a proximal end and a distal end, the card comprising a first magnetic strip (24) comprising a first set of data, and a second magnetic strip (26) comprising a third set of data, wherein the first magnetic strip can only be read by a credit card reader when the smart card is inserted into the credit card reader from one of the proximal and distal ends, wherein the second magnetic strip can only be read by a credit card reader when the smart card is inserted into the credit card reader from the other of the proximal and distal ends (see figures 1-3, column 2 line 59 - column 3 line 30, column 5 lines 15-25, column 5 line 56 - column 6 line 3).

In view of Chapin, Jr.'s teachings, it would have been obvious to one of ordinary skill in the art at the time of the invention to replace the first memory, as taught by Pitroda as modified by Mohan, with a first magnetic strip comprising a first set of data, and a second magnetic strip comprising a third set of data, wherein the first magnetic strip can only be read by a credit card reader when the smart card is inserted into the credit card reader from one of the proximal and distal ends, wherein the second magnetic strip can only be read by a credit card reader when the smart card is inserted into the credit card reader from the other of the proximal and distal ends, in order to allow the smart card to be used with conventional magnetic strip card readers, thereby increasing the versatility of the smart card.

Pitroda as modified by Mohan and Chapin, Jr. fails to teach the first magnetic strip including a second set of data and the second magnetic strip including a fourth set of data.

Art Unit: 2876

Grant et al teaches a card (300) having a magnetic strip (302) which stores a plurality of sets of data (see figure 10 and column 12 lines 1-34).

In view of Grant et al's teachings, it would have been obvious to one of ordinary skill in the art at the time of the invention to include, with the system as taught by Pitroda as modified by Mohan and Chapin, Jr. the first magnetic strip including a second set of data and the second magnetic strip including a fourth set of data, in order to reduce the number of cards required to be carried by the user.

9. Claims 26 and 27 are rejected under 35 U.S.C. 103(a) as being unpatentable over Pitroda as modified by Mohan, Chapin, Jr. and Grant et al as applied to claim 18 above, and further in view of the admitted prior art.

Pitroda as modified by Mohan, Chapin, Jr. and Grant et al fails to teach the memory means comprising a fifth set of data representing a cash balance, and tracking a history of cash transactions.

The teachings of the admitted prior art have been discussed above.

In view of the admitted prior art, it would have been obvious to one of ordinary skill in the art at the time of the invention to include, with the system and method as taught by Pitroda as modified by Mohan, Chapin, Jr. and Grant et al, the second memory means comprising a fifth set of data representing a predetermined value, the fourth set of data represents a cash balance, and tracking a history of cash transactions, in order to provide the ability to pay for purchases at vending machines, telephones, gasoline pumps, etc., without the need to carry cash, and to provide a history of the cash transactions for verification/record keeping purposes.

Art Unit: 2876

10. Claims 28-31 are rejected under 35 U.S.C. 103(a) as being unpatentable over Pitroda as modified by Mohan, Chapin, Jr. and Grant as applied to claim 18 above, and further in view of Gildea et al.

Pitroda as modified by Mohan, Chapin, Jr., and Grant et al fails to teach wherein the memory has stored therein a program enabling the microprocessor to automatically convert a predetermined cash value from a first currency to a second currency based on a location of the smart card, the memory having stored therein a program for enabling the microprocessor to process data received from a global satellite, to store the data in the memory, and to generate a travel log based on the data, the program further enables the microprocessor to generate a map of a plurality of locations based on the data received from the global satellite.

The teachings of Gildea et al have been discussed above. Gildea et al also teaches the smart card device storing data received from a global satellite, to generate a travel log based on the data, and to generate a map of a plurality of locations based on the data received from the global satellite (see figures 1t, 1b, column 1 lines 11-28, column 2 line 56 - column 3 line 9, column 3 lines 30-37, column 3 line 63 - column 4 line 30).

In view of Gildea et al's teachings, it would have been obvious to one of ordinary skill in the art at the time of the invention to include, with the system as taught by Pitroda as modified by Mohan, Chapin, Jr., and Grant et al, the memory has stored therein a program enabling the microprocessor to automatically convert a predetermined cash value from a first currency to a second currency based on a



Art Unit: 2876

location of the smart card, the memory having stored therein a program for enabling the microprocessor to process data received from a global satellite, to store the data in the memory, and to generate a travel log based on the data, the program further enables the microprocessor to generate a map of a plurality of locations based on the data received from the global satellite, in order to adapt the card to be compatible for proper use in the current location/country, and to provide a recorded history of the user's travels for subsequent review.

11. Claim 32 is rejected under 35 U.S.C. 103(a) as being unpatentable over Pitroda as modified by Mohan, Chapin, Jr., and Grant et al as applied to claim 28 above, and further in view of Obradovich et al.

Pitroda as modified by Mohan, Chapin, Jr., and Grant et al fails to teach the location of the smart card is determined by a central processing center which is capable of identifying a location of a remote card reader and a location of a remote retail terminal.

The teachings of Obradovich et al have been discussed above.

In view of Obradovich et al's teachings, it would have been obvious to one of ordinary skill in the art at the time of the invention to include, with the system as taught by Pitroda as modified by Mohan, Chapin, Jr., and Grant et al, the location of the smart card is determined by a central processing center which is capable of identifying a location of a remote card reader and a location of a remote retail terminal, in order to determine the location of the card to assist in determining the validity of credit requests.

Art Unit: 2876

12. Claims 33 and 34 are rejected under 35 U.S.C. 103(a) as being unpatentable over Pitroda as modified by Mohan, Chapin, Jr., Grant et al and the admitted prior art as applied to claim 26 above, and further in view of Powers.

Pitroda as modified by Mohan, Chapin, Jr., Grant et al and the admitted prior art fails to teach that a value representing cash can be transferred from the bank account to the second memory means of the smart card, wherein a value representable as cash can be transferred from the credit card account to the second memory means of the smart card.

Powers teaches a system including a smart card (10), wherein a value representing cash can be transferred from a bank account to the memory means (18) of the smart card, wherein a value representable as cash can be transferred from a credit card account to the memory means of the smart card (see figures 1, 2, 7, column 1 lines 34-47, column 1 line 63 - column 2 line 10, column 2 line 48 - column 3 line 25).

In view of Powers' teachings, it would have been obvious to one of ordinary skill in the art at the time of the invention to include, with the system as taught by Pitroda as modified by Mohan, Chapin, Jr., Grant et al and the admitted prior art, that a value representing cash can be transferred from the bank account to the second memory means of the smart card, wherein a value representable as cash can be transferred from the credit card account to the second memory means of the smart card, in order to allow the smart card to store a value to be used in place of cash for purchases, and to allow the user to replenish the value when the value becomes depleted.

Art Unit: 2876

13. Claims 42 and 43 are rejected under 35 U.S.C. 103(a) as being unpatentable over Boston.

The teachings of Boston have been discussed above.

Boston fails to specifically teach the communication means is a satellite link, and the communication means is a wireless communications system.

However, Official Notice is taken that at the time of the invention it was well known to those of ordinary skill in the art to utilize a wireless communication systems satellite link in a communications system.

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to include, with the system as taught by Boston, the communication means is a satellite link, and the communication means is a wireless communications system, in order to provide efficient long range communications.

### ***Conclusion***

14. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Lane (US 5,623,552) teaches a smart card having a magnetic stripe. Okamoto et al (US 5,434,787) teaches a system for writing location data in a memory card. Prosser et al (US 5,204,657) teaches a locating device usable with a credit card. Shimakawa (JP 9-305832) teaches a smart card with wireless means for receiving exchange rate information (see the attached translation of the abstract).

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jared J. Fureman whose telephone number is (703)

Art Unit: 2876

305-0424. The examiner can normally be reached on 7:00 am - 4:30 PM M-F, first Friday off.

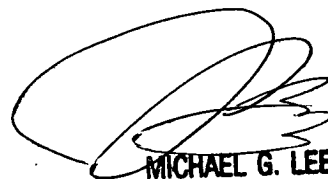
If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Michael G. Lee can be reached on (703) 305-3503. The fax phone numbers for the organization where this application or proceeding is assigned are (703) 308-7722 for regular communications and (703) 308-7722 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-0956.

*JLF*

jlf

April 22, 2001



**MICHAEL G. LEE**  
**SUPERVISORY PATENT EXAMINER**  
**TECHNOLOGY CENTER 2800**